

PUBLICATION BALANCE SHEET AS OF SEPTEMBER 30, 2019 (EXPRESSED IN US DOLLARS)

ASSETS

CASH AND DUE FROM BANKS	554.165
Cash	21.991
Central Bank of Venezuela	455.819
Banks and other local financial institutions	398
Banks and correspondent offices abroad	71.393
Head Office and Branches	-
Clearing House Funds	4.564
(Allowance for cash and due from banks)	-
INVESTMENT SECURITIES	6.076.498
Placements in Central Bank of Venezuela and Interbank Transactions	-
Trading investment securities	-
Available-for-sale investment securities	1.336
Held-to-maturity investment securities	6.075.071
Restricted cash investments	-
Other investment securities	91
(Allowance for investment securities)	-
LOAN PORTFOLIO	3.496.659
Current loans	3.594.480
Restructured loans	-
Past-due loans	135
Loans in litigation	-
(Allowance for loan portfolio)	(97.956)
INTERESTS AND COMMISSIONS RECEIVABLE	1.371.308
Accrued interest receivable from cash and due from banks	-
Accrued interest receivable from investment securities	516.828
Accrued interest receivable from loan portfolio	61.802
Commissions receivable	792.78
Accrued interest and commissions receivable from other receivables	-
(Allowance for accrued interest receivable and other)	(105)
INVESTMENTS IN SUBSIDIARIES, AFFILIATES AND BRANCHES	-
Investments in subsidiaries and affiliates	-
Investments in branches	-
(Allowance for investments in subsidiaries, affiliates and branches)	-
FORECLOSED ASSETS	-
PREMISES AND EQUIPMENT	361.910
OTHER ASSETS	1.339.089
TOTAL ASSETS	13.199.629
DEBIT CONTINGENT ACCOUNTS	-
TRUST ASSETS	-
OTHER TRUSTS	-
DEBIT ACCOUNTS FROM OTHER TRUSTS	-
(HOUSING AND HABITAT BENEFIT SYSTEM)	-
OTHER DEBIT ACCOUNTS FROM SAVINGS HOUSING FUNDS	-
OTHER DEBIT MEMORANDUM ACCOUNTS	31.172.746
OTHER DEBIT CONTROL ACCOUNTS	-

LIABILITIES AND EQUITY





CUSTOMERS' DEPOSITS	4.047.148
Demand deposits	2.026.039
Noninterest-bearing checking accounts	961.538
Interest-bearing checking accounts	158.431
Current Accounts According to Exchange Agreement No. 20	-
Demand deposits and certificates	906.070
Other demand obligations	1.667.627
Current Accounts According to the Exchange Market System of L.C.	-
Special funds in trust according to the Exchange Market System of L.C.	-
Obligations from money market desk transactions	-
Savings deposits	353.482
Time deposits	-
Securities issued by the Bank	-
Restricted customers' deposits	-
Rights and shares on securities	-
OBLIGATIONS WITH CENTRAL BANK OF VENEZUELA	-
DEPOSITS AND OBLIGATIONS WITH BANAVIH	-
OTHER BORROWINGS	413.466
Obligations with local financial institutions due in one year or less	413.466
Obligations with local financial institutions due in one year or more	-
Obligations with foreign financial institutions due in one year or less	-
Obligations with other foreign financial institutions due in one year or more	-
Obligations from other borrowings due in one year or less	-
Obligations from other borrowings due in one year or more	-
OTHER FINANCIAL INTERMEDIATION OBLIGATIONS	-
INTERESTS AND COMMISSIONS PAYABLE	40.084
Accrued liabilities from customers' deposits	37.632
Accrued liabilities from obligations with Central Bank of Venezuela	-
Accrued liabilities from deposits and obligations with BANAVIH	-
Accrued liabilities from other borrowings	2.452
Accrued liabilities from other financial intermediation obligations	-
Accrued liabilities from other obligations	-
Accrued liabilities from subordinated obligations	-
ACCRUALS AND OTHER LIABILITIES	1.146.128
SUBORDINATED OBLIGATIONS	-
OTHER OBLIGATIONS	-
TOTAL LIABILITIES	5.646.826
OPERATING MANAGEMENT	709.739
EQUITY	-
CAPITAL STOCK	-
Paid-in capital	-
CONVERTIBLE DEBENTURES	-
NON-CAPITALIZED EQUITY CONTRIBUTIONS	-
CAPITAL RESERVES	28.849
ADJUSTMENTS TO EQUITY	6.267.319
RETAINED EARNINGS	548.009
UNREALIZED GAIN OR LOSS ON AVAILABLE-FOR-SALE INVESTMENT SECURITIES	(1.113)
(TREASURY SHARES)	-
TOTAL EQUITY	6.843.064
TOTAL LIABILITIES AND EQUITY	13.199.629

TRUST FUND EQUITY (DETAILS)

Types of Trust Funds	INDIVIDUALS	LEGAL ENTITIES	CENTRAL ADMINISTRATION	STATE, MUNICIPAL AND DC PUBLIC ADM.	DECENTRALIZED ENTITIES AND OTHER SPECIAL REG. ORG.	TOTAL
Investments	0	0	0	0	0	0
Collateral	0	0	0	0	0	0
Administration	0	0	0	0	0	0
Combined	0	0	0	0	0	0
Other	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0

PUBLICATION STATEMENT OF PROFIT OR LOSS FOR THE PERIOD FROM JULY 1, 2019 TO SEPTEMBER 30, 2019 (EXPRESSED IN US DOLLARS)

FINANCE INCOME	2.484.941	Other operating income	285.089
Cash and due from banks	1.675	Other operating expenses	(17.421)
Investment securities	144.427	FINANCIAL INTERMEDIATION MARGIN	2.407.964
Loan portfolio	2.338.808	COSTS OF OPERATIONS	(247.091)
Other receivables	-	Personnel expenses	(28.432)
Investments in subsidiaries, affiliates and branches.	-	General and administration expenses	(206.252)
Head Office and Branches	-	Contributions to the Guarantee Fund for Deposits and Banking Protection	(6.468)
Other finance income	31	Contributions to the Superintendency of Banks and Other Financial Institutions	(5.939)
FINANCE EXPENSES	(310.933)	GROSS OPERATING MARGIN	2.160.873
Customers' deposits	(229.185)	Income from foreclosed assets	-
Obligations with Central Bank of Venezuela	-	Income from special programs	-
Deposits and obligations with BANAVIH	-	Sundry operating income	280
Other borrowings	(81.747)	Expenses from foreclosed assets	-
Other financial intermediation obligations	-	Depreciation, amortization and impairment of sundry goods	-
Subordinated obligations	-	Sundry operating expenses	(1.405.508)
Other obligations	-	NET OPERATING MARGIN	755.645
Head Office and Branches	-	Extraordinary income	-
Other finance expenses	(1)	Extraordinary expenses	-
GROSS FINANCIAL MARGIN	2.174.008	GROSS PROFIT BEFORE TAX	755.645
Income from recovery of financial assets	-	Income tax	(45.906)
Expenses from uncollectible and impaired financial assets	(33.712)	NET PROFIT FOR THE PERIOD	709.739
Uncollectible loans and other receivables	(33.712)		
Recording of allowance and adjustments to cash and due from banks	-		
NET FINANCIAL MARGIN	2.140.296		

	Director		Executive Vice President of Financial Planning and control		Vice President of Internal Audit		Vice President of Financial Control
Investments assigned	-	Microloans	-	Loans to tourism sector as per current laws	-	Mortgage loans as per Special Protection Law of the Housing Mortgage Debtor	-
Agricultural portfolio for the month	-	Loans to the manufacturing sector	-	Equity-debt ratio	124,91%		
Cumulative agricultural portfolio	-						
Deposits from official entities	2.070.256						

1. EQUITY	QUARTER	2. BANK SOLVENCY AND ASSET QUALITY	QUARTER	3. ADMINISTRATIVE MANAGEMENT (*)	QUARTER	4. PROFITABILITY (*)	QUARTER	5. LIQUIDITY	QUARTER
1.1 (EQUITY + OPERATING MANAGEMENT) TOTAL ASSET (COMPUTABLE)	124,91%	2.1 ALLOWANCE FOR LOAN PORTFOLIO GROSS LOAN PORTFOLIO	2,73%	3.1 (PERSONNEL EXPENSES + OPERATING EXPENSES) AVERAGE PRODUCTIVE ASSET	16,07%	4.1 NET PROFIT OR LOSS AVERAGE ASSET	35,40%	5.1 CASH AND CASH EQUIVALENTS CUSTOMERS' DEPOSITS	13,69%
1.2 UNPRODUCTIVE ASSET (EQUITY + OPERATING MANAGEMENT)	47,07%	2.2 GROSS FIXED ASSET PORTFOLIO GROSS LOAN PORTFOLIO	0,00%	3.2 (PERSONNEL EXPENSES + OPERATING EXPENSES) FINANCE INCOME	9,48%	4.2 NET PROFIT OR LOSS AVERAGE EQUITY	75,00%	5.2 (CASH + INVEST. SECURITIES) CUSTOMERS DEPOSITS	13,73%